· · · · · · · · · · · · · · · · · · ·	Application No.		
Notice of Allowability	09/675,992		
	Examiner	Art Unit	•
	Lena Najarian	3626	
The MAILING DATE of this communication appearable claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT R of the Office or upon petition by the applicant. See 37 CFR 1.313	(OR REMAINS) CLOSED or other appropriate comm IGHTS. This application is	in this application. If not include nunication will be mailed in due	led course. THIS
1. This communication is responsive to <u>12/8/06</u> .		•	
2. X The allowed claim(s) is/are <u>19,22-25 and 36</u> .			
 Acknowledgment is made of a claim for foreign priority ur a) All b) Some* c) None of the: 1. Certified copies of the priority documents have 2. Certified copies of the priority documents have 3. Copies of the certified copies of the priority do International Bureau (PCT Rule 17.2(a)). * Certified copies not received: 	e been received. e been received in Applicat	on No	ation from the
Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDONN THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.		e a reply complying with the re	equirements
4. A SUBSTITUTE OATH OR DECLARATION must be subminformal patent application (PTO-152) which give			NOTICE OF
 CORRECTED DRAWINGS (as "replacement sheets") must (a) including changes required by the Notice of Draftspers 1) hereto or 2) to Paper No./Mail Date (b) including changes required by the attached Examiner Paper No./Mail Date Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in the paper No./Mail Date 	son's Patent Drawing Revie s Amendment / Comment on .84(c)) should be written on	or in the Office action of the drawings in the front (not th	e back) of
6. DEPOSIT OF and/or INFORMATION about the depo attached Examiner's comment regarding REQUIREMENT			Note the
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Attachment(s)			
1. Notice of References Cited (PTO-892)		nformal Patent Application	·
2. Notice of Draftperson's Patent Drawing Review (PTO-948)		Summary (PTO-413), ./Mail Date	
3. Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date	7. Examiner's	s Amendment/Comment	•
 Examiner's Comment Regarding Requirement for Deposit of Biological Material 	8. 🛛 Examiner's	s Statement of Reasons for All	owance
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DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed 10/31/06 and the supplemental amendment filed 12/8/06. Claims 19, 22, and 36 have been amended. Claims 1-18, 20-21, 26-35, and 37-39 have been canceled. Claims 19, 22-25, and 36 remain pending.

Allowable Subject Matter

- 2. Claims 19, 22-25, and 36 are allowed.
- 3. The following is an examiner's statement of reasons for allowance:

Claims 19, 22-25, and 36, now renumbered as claims 1-6 respectively, are directed to a method/system for processing a request for a transaction over a computer network.

The closest prior art of record, Basch et al. (6,119,103), French et al. (US 6,282,658 B2), and Jobber et al. ("The Prediction of Industrial Mail-Survey Response Rates") teach receiving a request for a transaction, generating a transaction score, terminating the transaction, proceeding with the request for a transaction, obtaining additional data from a customer, and predicting response rates of surveys.

However, the closest prior art of record does not teach or fairly suggest that obtaining the additional data comprises determining the probability of non-attrited fulfillment of the transaction after presentment of a follow-up question set based on a metric for the value of additional data, using information provided by the question set,

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the transaction information, and the customer's profile data, and said determining the probability based on a likelihood that the customer will terminate the transaction if the customer is presented with the follow-up question set.

In light of Applicant's specification at p. 9, lines 12-13, the Examiner interprets the "proceeding with the request for a transaction" step to mean that the request is fulfilled.

Dependent claims 22-25 (now renumbered as claims 2-5) incorporate the allowable subject matter of independent claim 19 (now renumbered as claim 1), through dependency, and are also allowable for the same reasons.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lena Najarian whose telephone number is 571-272-7072. The examiner can normally be reached on Monday - Friday, 8:30 am - 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

In

12-13-06

JOSEPH THOMAS

CUPERVISORY PATENT EXAMINER